

JUL 27 '05 AM 10:30 USB

In re Thomas D. Baguardi
Debtor

Case No. 05-16270
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House at 167 Old Maid St. 5 Fairmount, MA 02664	See simple		764,405 224,443 As of 2003 \$18,064 SEE ATTACHED APRAISAL	1 st mont \$475,000 2 nd mont \$140,000 3 rd 4,700

Total ► \$520,624.31

(Report also on Summary of Schedules.)

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 6643998

Property Description		167 Old Main Street	City	South Yarmouth	State	MA	Zip Code	02664		
Legal Description		Book 11994/Page 197		Tax Year		2003	R.E. Taxes \$	4,584.90	Special Assessments \$	N/A
Assessor's Parcel No.		51/41		Occupant		X	Owner	Tenant	Vacant	
Borrower		Ronna Bagnardi		Current Owner		John & Marcia Weiss				
Property rights appraised		X Fee Simple	Leasehold	Project Type		PUD	Condominium (HUD/V.A only)		HOA\$	N/A
Neighborhood or Project Name		N/A		Map Reference		Delorme		Census Tract		120
Sale Price		\$ 715,000	Date of Sale	Pending		Description and \$ amount of loan charges/concessions to be paid by seller		None known		
Lender/Client		Emigrant Mortgage Company, Inc.		Address		7 Westchester Plaza, Elmsford, NY 10523				
Appraiser		Daniel J. Michael		Address		317 Main Street, PO Box 503 West Dennis, MA 02670				
Location		Urban	X Suburban	Rural	Predominant occupancy	Single family housing	Present land use %	Land use change		
Built up		Over 75%	X 25-75%	Under 25%	X Owner	PRICE (\$000)	AGE (yrs)			
Growth rate		Rapid	X Stable	Slow	X Tenant	250	Low	New		
Property values		X Increasing	Stable	Declining	X Vacant (0-5%)	1200	High	200		
Demand/supply		X Shortage	In balance	Over supply	X Vacant (over 5%)	Predominant	Commercial			
Marketing time		Under 3 mos.	3-6 mos.	over 6 mos.	X Vacant (over 5%)	500	40	Vacant	25	

Note: race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood boundaries and characteristics: The subject neighborhood's boundaries are as follows: north by Route 28; south by Nantucket Sound; east by Bass River; and west by Parkers River.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.).

No unfavorable factors affecting marketability. The subject is compatible to the neighborhood and is less than 2 miles from employment areas, schools, shopping, and local beaches.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time - such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):

It is my opinion that values have increased and marketing time has remained stable during the past 12 months in the subject market area. Loan discounts, interest buydowns and concessions are not typically found in the subject marketing area. The typical marketing time has remained stable at approximately 100 days based on an analysis of sales listed and sold through the multiple listing service and discussions with local brokers. The average sale price to listing price ratio is approximately 95%.

Project information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owner's Association (HOA)? Yes No

Approximate total number of units in the subject project N/A Approximate total number of units for sale in the subject project N/A

Describe common elements and recreational facilities: N/A

Dimensions	see plan	Topography	Level
Site area	64 acre	Size	Typical
Specific zoning classification and description Residential-single family/101		Shape	Rectangular
Zoning compliance	X Legal <input type="checkbox"/> Legal nonconforming <input type="checkbox"/> Grandfathered use <input type="checkbox"/> Illegal <input type="checkbox"/> No Zoning	Drainage	Appears adequate
Highest & best use as improved	X Present use <input type="checkbox"/> Other use (explain)	View	Neighborhood
Utilities	Public Other	Landscaping	Average
Electricity	X	Driveway Surface	Stone
Gas	X	Apparent easements	None apparent
Water	X	FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Sanitary sewer	Septic	FEMA Zone	C Map Date 7/2/92
Storm sewer	X	FEMA Map No.	250015/8

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):

The site is in harmony with surrounding land use patterns. No apparent adverse easements or encroachments.

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION	
No. of Units	1	Foundation	Brick/Stone	Slab	None	Area Sq. Ft.	892	Roof	
No. of Stories	2.0	Exterior Walls	Wd shngl	Crawl Space	Partial	% Finished	None	Ceiling	Avg
Type (Det./Att.)	Attached	Roof Surface	Asphalt	Basement	Partial	Ceiling	N/A	Walls	Avg
Design (Style)	Colonial	Gutters & Dwspst.	Wood	Sump Pump	None	Walls	N/A	Floor	
Existing/Proposed	Existing	Window Type	Dbl hung	Dampness	None evident	Floor	N/A	Outside Entry	N/A
Age (Yrs.)	175	Storm/Screens	Comb alum	Settlement	None evident	Outside Entry	N/A	Roof	
Effective Age (Yrs.)	9-11	Manufactured House	No	Infestation	None evident	Roof		Ceiling	Avg

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												892
Level 1	1	1	1			1		1	2.00			1,691
Level 2								4	2.00			1,120
												0

Finished area	above grade contains:	9	Rooms:	5	Bedroom(s):	4.00	Bath(s):	2.811	Square Feet of Gross Living Area
INTERIOR	Materials/Condition	HEATING	KITCHEN EQUIP.	ATTIC	AMENITIES				CAR STORAGE
Floors	Hdwd/avg	Type	FHA	Refrigerator	None	Fireplace(s) #	4 FP	X	None
Walls	Drywall/avg	Fuel	Gas	Range/Oven	X	Patio	Cement	X	Garage
Trim/Finish	Wood/avg	Condition	Avg	Disposal		Deck	Wood	X	# of cars
Bath Floor	Vinyl/avg	COOLING		Dishwasher	X	Porch	Enclosed	X	Attached
Bath Wainscot	Drywall/avg	Central	None	Fan/Hood	X	Fence			Detached
Doors	Wood/avg	Other	N/A	Microwave	X	Heated			Built-In
		Condition	N/A	Washer/Dryer		Finished			Carport

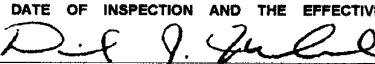
Additional features (special energy efficient items, etc.): 4 Gas fireplaces. Garage includes loft and guest quarters with full bath. Central vacuum, exterior lighting.

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: The subject improvement appears to be in average physical condition. No physical, functional or external inadequacies noted.

Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.: The appraiser knows of no adverse environmental conditions and there were no observed environmental hazards at the time of inspection.

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 6643998

Valuation Section COST APPROACH	ESTIMATED SITE VALUE			- \$ 275,000			Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FMHA, the estimated remaining economic life of the property): Cost & depreciation data derived from Marshall & Swift Residential Cost Handbook and discussions with local builders based on average quality wood frame structure. Site value estimated with sales of comparable unimproved lots and the residual method)				
	ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:										
	Dwelling	2,811	Sq. Ft. @ \$ 152.00	= \$ 427,272							
	Bsmt	892	Sq. Ft. @ \$ 9.00	= \$ 8,028							
	4FP's, Deck, Porch, Patio			= 25,000							
	Garage/Carport	1,232	Sq. Ft. @ \$ 45.00	= \$ 55,440							
	Total Estimated Cost New			= \$ 515,740							
	Less: Physical	17	Functional	External							
	Depreciation	87,676		= \$ 87,676	using comparable improved site sales. The estimated site						
	Depreciated Value of Improvements			= \$ 428,064	value is considered to be typical for the area.						
"As is" Value of Site Improvements			= \$ 15,000								
INDICATED VALUE BY COST APPROACH			= \$ 718,064	Est Rem Econ Life: 50 yrs							
SALES COMPARISON ANALYSIS	ITEM	SUBJECT	COMPARABLE NO. 1			COMPARABLE NO. 2			COMPARABLE NO. 3		
	Address	167 Old Main Street South Yarmouth	79 Summer St Yarmouth, MA			322 Main St Yarmouth, MA			343 Main Street Dennis, MA		
	Proximity to Subject		1.9 miles			1.75 miles			1.40 miles		
	Sales Price	\$ 715,000	\$ 670,000			\$ 712,500			\$ 735,000		
	Price/Gross Liv. Area	\$ 254.36	\$ 322.27			\$ 227.20			\$ 201.43		
	Data and/or Verification Source	Inspection	MLS/Transfr dir Assrs			MLS/Transfr dir Assrs			MLS/Transfr dir Assrs		
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-)\$ Adjustment			DESCRIPTION +(-)\$ Adjustment			DESCRIPTION +(-)\$ Adjustment		
	Sales or Financing Concessions		None known Conventional			None known Conventional			None known Conventional		
	Date of Sale/Time		12/6/02			7/8/03			6/24/03		
	Location	Average	Average			Average			Average		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple			
Site	.64 acre	1.33 acres			-3,400 3.9 acres			-16,300 .95 acre			
View	Neighborhood	Neighborhood			Marsh, bay			-10,000 Neighborhood			
Design and Appeal	Colonial/avg	Cape/avg			Colonial/avg			Cape/avg			
Quality of Construction	Average	Average			Average			Average			
Age	175	153			18			195			
Condition	Average	Average			Average			Average			
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths		
Room Count	9 5 4.00	9 4 2.00	+6,000	8 3 3.00	+3,000	9 4 3.00	+3,000	9 4 3.00	+3,000		
Gross Living Area	2,811 Sq. Ft.	2,079 Sq. Ft.	+18,300	3,136 Sq. Ft.	-8,125	3,649 Sq. Ft.	-20,950				
Basement & Finished Rooms Below Grade	Partial None	Partial None		Full None	-2,000	Partial None					
Functional Utility	Average	Average		Average		Average					
Heating/Cooling	FHA/None	FHA/None		FHA/None		FHA/none					
Energy Efficient Items	Standard	Standard		Standard		Standard					
Garage/Carport	2-car att	Barn		3-car det	-4,000	2-car att					
Porch, Patio, Deck, Fireplace(s), etc.	Deck, Porch, Patio 4 FP	Porch, Patio 1 FP	+6,000	Deck 2 FP	+10,000 +4,000	Porch, Patio 4 FP					
Fence, Pool, etc.	Guest Qtrs	None	+25,000	None	+25,000	Guest Qtrs					
Net Adj. (total)		X + - \$ 51,900	X + - \$ 1,575								
Adjusted Sales Price of Comparable		\$ 721,900	\$ 714,075								
Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): Market indicates no adjustment necessary for fences. Subject considered compatible to the neighborhood with no known adverse conditions effecting marketability. GLA adjusted at \$25.00/sf. Excess acreage valued at \$5,000/acre. No age adjustment considered necessary for Sale #2 due to subject's antique appeal.											
RECONCILIATION	ITEM	SUBJECT	COMPARABLE NO. 1			COMPARABLE NO. 2			COMPARABLE NO. 3		
	Date, Price and Data Source, for prior sales within year of appraisal	None known	None known			None known			None known		
	Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal. According to Town assessors records, the subject has not transferred during the past three years and there have been no known transactions involving the sale of the comparables within the past year.										
	INDICATED VALUE BY SALES COMPARISON APPROACH										\$ 717,000
	INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$										0
	This appraisal is made <input checked="" type="checkbox"/> "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans and specifications.										
	Conditions of Appraisal: See limiting conditions. Scope of the appraisal deemed appropriate and in accordance with standard professional appraisal practices.										
	Final Reconciliation: Most weight given to the sales comparison approach with the estimate of value supported by the cost approach. Insufficient data for the income approach.										
	The purpose of this appraisal is to estimate the market value of the real property that is subject to this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised 6/93).										
	I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF August 28, 2003 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 717,000										
APPRAYER:				SUPERVISORY APPRAISER (ONLY IF REQUIRED):							
Signature	Daniel J. Michael			Signature							
Date Report Signed	September 4, 2003			Name							
State Certification #	3596			State	MA						
Or State License #				State							

FORM B6B-cont.
(10/89)

In re

Norma Sagrado

Debtor

Case No. 05-16270
(If known)

SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	LAND, WHEELED, OR EQUIPMENT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 chevrolet 2500 truck S.7.B 0877-754-2265		\$ 18,235.00
24. Boats, motors, and accessories.		Live-in horse trailer F 800-950-1233		32,000.00
25. Aircraft and accessories.				
26. Office equipment, furnishings, and supplies.				
27. Machinery, fixtures, equipment, and supplies used in business.				
28. Inventory.				
29. Animals.				
30. Crops - growing or harvested. Give particulars.				
31. Farming equipment and implements.				
32. Farm supplies, chemicals, and feed.				
33. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached	Total ►	\$ 50,235

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C
(6/90)

In re Lonna Bagnardi
Debtor

Case No. 05-16270
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2002 Chevrolet 2500 truck 4x4	5.22(6)(2)	\$16,500	\$18,235.00 \$18,235.00

In re Anna D. Sagardi
Debtor

Case No. 05-16270
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <u>473457-0</u> <i>Emigrant Mortgage</i> <u>1-800-836-1260</u>			<u>9- 2003</u>				<u>475,000</u>	<u>NA</u>
			VALUE \$					
ACCOUNT NO. <u>2nd 03rd</u> <i>Montage</i> <i>John & Marcia</i> <i>Weiss</i> <u>843-832-4549</u>			<u>2nd 03rd</u> <u>9- 2003</u>				<u>140,000</u> <u>4,700</u>	<u>NA</u>
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

continuation sheets attached

Subtotal ►
(Total of this page)

\$

Total ►

\$

(Use only on last

page)

(Report total also on Summary of Schedules)

Form B6D - Comp
12/03)

In re John Sagnardi
Debtor

Case No. 05-16270
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER <i>(See Instructions)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. <u> </u> of <u> </u> continuation sheets attached to Schedule of Creditors Holding Secured Claims								

Subtotal ►
(Total of this page)
Total ►
(Use only on last page)

\$
\$

(Report total also on Summary of Schedules)

Form B6E
(04/04)

In re Donna Bagnardi
Debtor

Case No. 05-16270
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Form B6E
(04/04)

In re Ronnie Sagard
Debtor
(if known)

Case No. 05-16270

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_____ continuation sheets attached

Form B6E - Cont.
(04/04)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY		
				CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. ____ of ____ sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ► \$ _____
(Total of this page)
Total ► \$ _____
(Report total also on Summary of Schedules)

(Use only on last page of the completed Schedule E.)
(Report total also on Summary of Schedules)

Form B6F (12/03)

In re

Debtor

Case No. 05-16270

(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 371234567890							\$3,239.12
51007 American Express	N/A						
ACCOUNT NO. 28140							\$2,877.20
Charles Smith, P.C.	N/A						
ACCOUNT NO. 60110093							\$11,418.50
3068 Discover Card	N/A						
ACCOUNT NO. 30248234							\$368.93
Verizon Wireless	N/A						

continuation sheets attached

Subtotal ► \$ 17,903.72
Total ► \$ 17,903.72
(Report also on Summary of Schedules)

Form B6F - Cont
(12/03)

In re James Bagnardi,
Debtor

Case No. 05-16270
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>42642811</u> <u>5490</u> <u>MBNA America</u>		N/A					<u>\$ 9,257.62</u>
ACCOUNT NO. <u>8378</u> <u>Citi Card</u>		N/A					<u>\$ 2,256.88</u>
ACCOUNT NO. <u>54667222</u> <u>50024564</u> <u>Chase</u>		N/A					<u>\$ 1,443.09</u>
ACCOUNT NO. <u>15983</u> <u>Hyannis Animal Hospital</u>		N/A					<u>\$ 509.66</u>
ACCOUNT NO. <u>2725</u> <u>508-373-9327</u> <u>Cape Cod E-Care</u> <u>923 Rte 6A</u> <u>Yarmouthport MA</u>		N/A					<u>\$ 1,199.00</u>

Sheet no. 1 of 1 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 19,666.85
(Total of this page)
Total ►

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules)

FORM B6F - Cont.
(10/89)

In re Honna Bagnardi
Debtor

Case No. 05-16270
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>10811</u>							<u>\$95.45</u>
<u>A & B Cancs</u> <u>350 Main, w. Yonkers</u> <u>Me.</u> <u>506-725-2800</u>		<u>1/1</u>					
ACCOUNT NO.							<u>\$100.00</u>
<u>Stephen Phillips</u> <u>accountant</u>		<u>1/1</u>					
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 1 of 1 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 395.45
(Total of this page)
Total ► \$ 395.45
(Use only on last page of the completed Schedule E.)
(Report total also on Summary of Schedules)

B6G
(10/89)

In re

Debtor

Louisa Bagnardi

Case No. 05-16270
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<i>N. A.</i>	

B6H
(6/90)

In re

Debtor

Yvonne Bagnardi

Case No.

(if known)

05-16270

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<i>N.A.</i>	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAME	AGE	RELATIONSHIP
Single	<u>Lorna Lagnardi</u>	69	—
Employment:	DEBTOR	SPOUSE	
Occupation <u>House Keeper</u>			
Name of Employer <u>Self</u>			
How long employed <u>2 yrs</u>			
Address of Employer <u>167 Old Main St. Yarmouth, ME 02664</u>			

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions

(pro rate if not paid monthly.)

Estimated monthly overtime

DEBTOR

SPOUSE

\$ 500.00

\$ N.A.

\$ _____

\$ _____

\$ _____

\$ _____

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ _____

\$ _____

b. Insurance

\$ _____

\$ _____

c. Union dues

\$ _____

\$ _____

d. Other (Specify: _____)

\$ _____

\$ _____

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ _____

\$ _____

TOTAL NET MONTHLY TAKE HOME PAY

\$ 103.00

\$ N.A.

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ _____

Income from real property

\$ _____

Interest and dividends

\$ _____

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$ _____

Social security or other government assistance

\$ _____

(Specify) S.S. Check

\$ _____

Pension or retirement income

\$ _____

Other monthly income

\$ _____

(Specify) \$ 533. -

\$ _____

TOTAL MONTHLY INCOME

\$ N.A.

TOTAL COMBINED MONTHLY INCOME \$ 533. - \$ 103.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Yonnie Sagnardi
Debtor

JUL 27 '05 AM 10:30 USB
Case No. 05-16270
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ _____

Are real estate taxes included? Yes _____ No _____

Is property insurance included? Yes _____ No _____

Utilities Electricity and heating fuel \$ _____

Water and sewer \$ _____

Telephone \$ 50.00

Other \$ _____

Home maintenance (repairs and upkeep) \$ _____

Food \$ 200.00

Clothing \$ _____

Laundry and dry cleaning \$ _____

Medical and dental expenses \$ _____

Transportation (not including car payments) \$ 35.00

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____

Charitable contributions \$ _____

Insurance (not deducted from wages or included in home mortgage payments) \$ _____

Homeowner's or renter's \$ _____

Life \$ _____

Health \$ _____

Auto \$ 161.25

Other \$ _____

Taxes (not deducted from wages or included in home mortgage payments) \$ _____
(Specify) _____

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) \$ 506.53

Auto \$ _____

Other \$ _____

Other \$ _____

Alimony, maintenance, and support paid to others \$ _____

Payments for support of additional dependents not living at your home \$ _____

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____

Other \$ _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 952.78

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ 1033.00

B. Total projected monthly expenses \$ 952.78

C. Excess income (A minus B) \$ 1033.00

D. Total amount to be paid into plan each interval \$ 80.22

07/27/05 AM 10:30 UGB

Form 7
(12/03)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

DISTRICT OF _____

In re: *Yvonne W. Bagnardi*
(Name)

Debtor

Case No. 05-16270
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

*\$12,936
24,000*

SOURCE (if more than one)

*The Olive Tree A.R.D.
BED & BREAKFAST*

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<i>\$3248.33</i>	<i>R.G.I.S. Inventory</i>

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
---------------------------------	----------------------	------------------------------	-----------------------

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

None

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

None

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<i>Jake Jane & Lisa Jones 1 Lindhurst Rd N. Revere, Ma 02151 1-781-322-8646</i>	<i>6-6-04</i>	<i>Registered Footstool Mare \$3,500.00 price 1,900.00 paid 1,600.00 owed</i>

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
8072 E Malvern Tucson, AZ 85710	Konna Bagnardi	1983 - 2002

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	--------------------------

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Belvedere B&B	104-28-2090	167 Old Bed & Breakfast Main St. Yarmouth, ME	Bed & Breakfast	2003 - present
The Olive Tree A.Y.H.	104-28-2090	8072 E Malvern Rd.	A. Y. Home	1983 - 2002

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME _____ ADDRESS _____

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATE(S) SERVICES RENDERED

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATE(S) SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

None

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY
(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES
OF CUSTODIAN
OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

None

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

None

23 . Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature
of Debtor

Date _____

Signature
of Joint Debtor
(if any)

Donna R. Bagnardi

NA

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

_____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both 18 U.S.C. § 152 and 3571

-- CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Donna R. Bagnardi
Printed or Typed Name of Bankruptcy Petition Preparer

104-28-2090
Social Security No.
(Required by 11 U.S.C. § 110(c).)

*167 Old Main
S. Yarmouth, Ma
02644*
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X *Donna R. Bagnardi*
Signature of Bankruptcy Petition Preparer

7-26-05
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.